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ON POLITICS, LITERATURE, AND THE FINE ARTS.

FOR THE YEAR 1848.

PARTY IS THE MADNESS OF MANY FOR THE GAIN OF A FEW.—*POPE.*

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Young Hyson, good to fine	3	4	to 5s. 4d.
FINEST OUCHAIN, small close wiry lf.	6	0	recommended
Imperial Gunpowder, good to fine	3	8	to 5s. 0d.
Gunpowder, Canton kind	3	6	to 3s. 8d.
Gunpowder, good to fine	4	0	to 5s. 0d.
VERY FINE GUNPOWDER, even leaf	5	4	to 6s. 0d.
FINEST GUNPOWDER, small close twisted leaf	7	0	recommended

COFFEE.

	s.	d.	
Sound common coffee - per lb.	0	9	
Ceylon Coffee	0	10	to 10½d.
Plantation Coffee	0	11	
Good Plantation Ceylon	1	0	
FINE PLANTATION	1	2	recommended
Finest Plantation	1	4	
FINEST COSTA RICA, very choice	1	5	recommended
Fine Mocha	1	6	
CHOICE OLD MOCHA	1	8	recommended

RIDGWAY and COMPANY, 4 and 5 King William street, City.—January 1st, 1849.

STEAM to INDIA and CHINA, viâ EGYPT.—Regular Monthly Mail (steam conveyance) for PASSENGERS and LIGHT GOODS to CEYLON, MADRAS, CALCUTTA, PENANG, SINGAPORE, and HONG-KONG.

The Peninsular and Oriental Steam Navigation Company book Passengers and receive Goods and Parcels for the above Ports by their Steamers, starting from Southampton on the 20th of every month, and from Suez on or about the 10th of the month.

BOMBAY.—Passengers for Bombay can proceed by this Company's Steamers of the 29th of the month to Malta, thence to Alexandria by Her Majesty's Steamers, and from Suez by the Hon. East India Company's Steamers.

MEDITERRANEAN.—Malta, on the 20th and 29th of every month; Constantinople, on the 29th of the month; Alexandria, on the 20th of the month.

SPAIN and PORTUGAL.—Vigo, Oporto, Lisbon, Cadiz, and Gibraltar, on the 7th, 17th, and 27th of the month.

For plans of the vessels, rates of passage-money, and to secure passages and ship cargo, apply at the Company's Offices, 122 Leadenhall street, London, and 57 High street, Southampton.

UNITED KINGDOM LIFE ASSURANCE COMPANY, 8 Waterloo place, Pallmall, London; 97 George street, Edinburgh; 12 St Vincent place, Glasgow; 4 College green, Dublin.

DIRECTORS.

James Stuart, Esq. Chairman.
Hananel de Castro, Esq. Deputy-Chairman.

Samuel Anderson, Esq.
Hamilton Blair Avarne, Esq.
E. Lennox Boyd, Esq. Resident.
Charles Downes, Esq.
Charles Graham, Esq.
D. Q. Henriques, Esq.
F. C. Maitland, Esq.
William Railton, Esq.
John Ritchie, Esq.
F. H. Thomon, Esq.

SECOND SEPTENNIAL DIVISION OF PROFITS.

This Company, established by Act of Parliament in 1834, affords the most perfect security in a large paid-up capital, and in the great success which has attended it since its commencement, its annual income being upwards of 94,000*l.* In 1841 the Company added a Bonus of 2*l.* per cent. per annum on the sum insured to all Policies of the Participating Class from the time they were effected to the 31st December, 1840, and from that date to 31st December, 1847, £2½ per cent. per annum was added at the General Meeting on 6th July, 1848. The Bonus thus added to Policies from March, 1834, to the 31st of December, 1847, is as follows:—

Sum Assured.	Time Assured.	Sum added to Policy in 1841.	Sum added to Policy in 1848.	Sum payable at Death.
£5,000	13Ys. 10Mts	£683 6 8	£787 10 0	£6,470 16 8
5,000	12 Years	500 0 0	787 10 0	6,287 10 0
5,000	10 Years	300 0 0	787 10 0	6,087 10 0
5,000	8 Years	100 0 0	787 10 0	5,887 10 0
5,000	6 Years	.. ..	675 0 0	5,675 0 0
5,000	4 Years	.. ..	450 0 0	5,450 0 0
5,000	2 Years	.. ..	225 0 0	5,225 0 0

The Premiums, nevertheless, are on the most moderate scale, and only one-half need be paid for the first five years, where the Insurance is for Life. No entrance money or charge except the policy stamp. Every information will be afforded on application to the Resident Director, No. 8 Waterloo place Pallmall, London.

E. LAZENBY and SON having numerous complaints from families who are imposed upon by spurious imitations of their HARVEY'S FISH SAUCE, request Purchasers to observe "WILLIAM LAZENBY" on the back, in addition to the front label used so many years, and signed "ELIZABETH LAZENBY."

E. LAZENBY and SON'S ESSENCE of ANCHOVIES continues to be prepared with that peculiar care which has rendered it so justly admired as Sauce for Salmon, Turbot, Cod, Soles, Eels, &c., and is manufactured only at their old established Fish Sauce Warehouse, 6 Edward street, Portman square, London.

THE PRUDENTIAL MUTUAL ASSURANCE INVESTMENT and LOAN ASSOCIATION.
INCORPORATED 1848.

Capital, £100,000, in 5,000 Shares of £20 per Share, With power to increase the Capital to 500,000*l.* by creating additional Shares.—One Pound per Share only, by Monthly Payments of 5s. called for. No further call will be made without Three Months previous Notice.

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The Rev. J. W. Worthington, D.D.

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Messrs Masterman, Peters, Mildred, Masterman, and Co.

CONSULTING ACTUARY.

David Jones, Esq. of the Universal Assurance Company.

SOLICITORS.—Messrs Hanslip and Manning.

SURVEYOR.—William Rd. Croggon, Esq.

Offices—14 Chatham place, New Bridge street, Blackfriars, London.

The following important NEW FEATURES and ADVANTAGES in Life Assurance, now first introduced by this Association, are earnestly impressed on the attention of the Public, particularly of the industrial classes, viz.:—

I.—To enable Members subscribing for 20*l.* Shares, payable by small monthly or quarterly instalments, to securely invest their savings and participate in the whole amount of profits, or, in case of death, their representatives to receive the amount of each share in cash.
II.—To enable Members to purchase real or other Property, by advances from the Association on such Property.
III.—To grant to Members Loans on real or other security.
IV.—To create by periodical Subscriptions an Accumulating Fund, the profits arising from which to be from time to time divided amongst the Members.
V.—To afford an opportunity to a borrower of securing his Surety from future payments in case of his (the borrower's) death.
VI.—Life Assurance on a reduced scale for the whole life or term of years, on lives, joint lives, or on survivorship.

Application for the remaining Shares may be made, and Forms of Proposal and every information obtained, from the Secretary.

Agents wanted in those towns in which none are as yet appointed.

JOHN SHILLINGLAW, Secretary.

MENTOR LIFE ASSURANCE COMPANY, No. 2 Old Broad street, London.

PRESIDENT—His Grace the Duke of RUTLAND, K.G.

VICE-PRESIDENTS.

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The Right Hon. the Earl of Carnarvon.

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Sir William George Hylton Jolliffe, Bart. M.P.

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Deputy-Chairman—George Berkeley Harrison, Esq. 24 Great Tower street.
Burton Archer Burton, Esq. 10 Upper Hamilton terrace, St John's Wood.
Robert Makin Bates, Esq. 41 Norfolk street, Strand.
Charles Benjamin Caldwell, Esq. 19 North Audley street, Grosvenor square.
Samuel Whitfield Daukes, Esq. 14 Whitehall place.
The Rev. Richard Lee, M.A. Rectory, Stepney.
Sir George Graham Otway, Bart. 6 Portman square.
George Robert Paul, Esq. Portland lodge, Worthing.
Henry Corbett Taylor, Esq. 15 St John's Wood road.
Major-General Harry Thomson, 3 Park square West, Regent's park.
Captain Wetherall, R.N. Castle-hill lodge, Ealing.

ADVANTAGES OF THIS INSTITUTION.

Economical Rates of Premium, computed expressly for the use of the Company, and presenting the means of effecting policies in a great variety of ways to suit the objects and circumstances of the assured.

Complete security afforded to the assured by means of an ample subscribed capital, by the registration of assignments of policies, by the admission of age and interest during life, where the same have been satisfactorily proved, and by other regulations for facilitating the objects and protecting the interests of all bona-fide policy holders.

Full particulars stated in the prospectus.

The usual commission allowed to solicitors and agents.

By order of the Board of Directors,
LOUIS MORE, Manager.

PROVIDENT LIFE OFFICE, 50 Regent street; City Branch, 2 Royal Exchange buildings. Established 1806.

Policy Holders' Capital, 1,137,753*l.*
Annual Income, 140,000*l.* Bonuses declared, 743,000*l.*
Claims paid since the establishment of the Office, 1,678,000*l.*

PRESIDENT—The Right Hon. Earl Grey.

DIRECTORS.

The Hon. Arthur Kinnaird, Chairman.
The Rev. James Sherman, Deputy-Chairman.

Henry B. Alexander, Esq.
H. Blencowe Churchill, Esq.
George Dacre, Esq.
Alexander Henderson, M.D.
William Judd, Esq.
Sir Richard D. King, Bart.
William Ostler, Esq.
George Round, Esq.
James Sedgwick, Esq.
Frederick Squire, Esq.
William Henry Stone, Esq.
Capt. W. John Williams

J. A. BEAUMONT, Esq. Managing Director.

PHYSICIAN.—John Maclean, M.D. F.S.S. 29 Upper Montague street, Montague square.

NINETEEN TWENTIETHS OF THE PROFITS ARE DIVIDED AMONG THE ASSURED.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.		Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.		£ s. d.
1806	2500	79 10 10	Extinguished	1222 2 0
1811	1000	33 19 2	ditto	231 17 8
1818	1000	34 16 10	ditto	114 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions, to be further increased.
		£.	£ s. d.	£ s. d.
521	1807	900	982 12 1	1882 12 1
1174	1810	1200	1160 5 6	2360 5 6
3392	1820	5000	3558 17 8	8558 17 8

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom, at the City Branch, and at the head Office, No. 50 Regent street.